

**Information to identify the case:**

Debtor 1 **Charles Vines**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name  
United States Bankruptcy Court **District of New Jersey**  
Case number: **14-34060-ABA**

Social Security number or ITIN **xxx-xx-7836**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Charles Vines

10/21/16

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Charles Vines  
 Debtor

Case No. 14-34060-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 23

Date Rcvd: Oct 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2016.

db +Charles Vines, 11 Ravenwood Drive, Egg Harbor Township, NJ 08234-6521  
 515196745 ++ALANTIC CITY ELECTRIC, BANKRUPTCY DEPARTMENT MAIL STOP 84CP42, 5 COLLINS DRIVE SUITE 2133, CARNEYS POINT NJ 08069-3600  
 (address filed with court: Atlantic City Electric, Corporate Offices, PO Box 231, Wilmington, DE 19899-0231)  
 515196744 +At T Mobility, C/O MRS BPO, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
 515196747 +Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407  
 515201260 +Credit Acceptance, 25505 W 12 Mile Rd #3000, Southfield MI 48034-8331  
 515196748 +Credit Acceptance Corporation, PO Box 5070, Southfield, MI 48086-5070  
 516307882 +Eastern Dental C/O, Transnational Limited LLC, 1162 St. Georges Ave. Suite 279, Avenel, NJ 07001-1263  
 516307883 +Jersey Urology Group C/O, Apex Asset Management LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 515438229 +PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 515196750 +PNC Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 515196751 +South Jersey Gas Co., Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577  
 515196753 #Zucker Goldberg & Ackerman, 200 Sheffield St, Ste 101, Po Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Oct 21 2016 23:23:00 Brian Thomas, Brian Thomas, Esq,  
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 21 2016 23:33:38 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 21 2016 23:33:34 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515423857 +EDI: CINGMIDLAND.COM Oct 21 2016 23:23:00 AT&T Mobility II LLC, % AT&T Services, Inc,  
 Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693  
 515281657 EDI: AIS.COM Oct 21 2016 23:23:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 515234627 E-mail/Text: bankruptcy@pepcoholdings.com Oct 21 2016 23:33:19  
 Atlantic City Electric Company, Pepco Holdings, Inc.,  
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,  
 Carneys Point, NJ 08069-3600  
 515196746 +E-mail/Text: banko@berkscredit.com Oct 21 2016 23:33:16 Atlanticaresurgery Center,  
 C/O Berks Credit And Collections, 900 Corporate Dr, Reading, PA 19605-3340  
 515247249 +EDI: AISACG.COM Oct 21 2016 23:23:00 Capital One Auto Finance,  
 c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
 515247249 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 21 2016 23:41:26  
 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 515208077 +EDI: AISACG.COM Oct 21 2016 23:23:00 Capital One Auto Finance, a division of Capital On,  
 P.O. Box 201347, Arlington, TX 76006-1347  
 515208077 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 21 2016 23:41:27  
 Capital One Auto Finance, a division of Capital On, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 515196749 +EDI: MID8.COM Oct 21 2016 23:23:00 Midland Credit Management, 8875 Aero Drive, Ste 200,  
 San Diego, CA 92123-2255  
 515196752 +EDI: VERIZONCOMB.COM Oct 21 2016 23:18:00 Verizon, C/O Afni, Po Box 3097,  
 Bloomington, IL 61702-3097

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK, NATIONAL ASSOCIATION  
 aty\* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 23

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2016 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@briantomaslaw.com,  
bthomas@ecf.epiqsystems.com  
Brian Thomas brian@briantomaslaw.com, bthomas@ecf.epiqsystems.com  
Brian C. Nicholas on behalf of Creditor PNC Bank, National Association, as successor by merger to National City Mortgage a division of National City Bank bnicholas@kmllawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Thomas E. Dowey on behalf of Debtor Charles Vines tdesquire@hotmail.com

TOTAL: 7